

**AMENDMENTS TO THE CLAIMS**

1 – 69. (CANCELLED)

70. (CURRENTLY AMENDED) A method comprising:  
accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;  
determining ~~generating~~, by a computer, a certificate identifier corresponding to the financial account ~~linked to an account identifier that is associated with a financial account~~, said certificate identifier being different from said account identifier;  
assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;  
producing a gift certificate including thereon said corresponding certificate identifier,  
said gift certificate not including said account identifier; and  
distributing said gift certificate to an owner of said financial account.

71. (PREVIOUSLY PRESENTED) The method of claim 70 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

72. (PREVIOUSLY PRESENTED) The method of claim 70, further including the steps of:  
receiving an indication of a gift certificate redemption; and  
updating stored account data to reflect the redemption.

73. (CURRENTLY AMENDED) A method comprising:  
accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;  
determining ~~generating~~, by a computer, a certificate identifier corresponding to the financial account ~~linked to an account identifier that is associated with a financial account~~, said certificate identifier being different from said account identifier;  
assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;  
producing a gift certificate including thereon said corresponding certificate identifier,  
said gift certificate not including said account identifier; and  
distributing said gift certificate to a recipient.

74. (PREVIOUSLY PRESENTED) The method of claim 73 wherein the financial account identifier cannot be discerned from the gift certificate identifier by a third party.

75. (PREVIOUSLY PRESENTED) The method of claim 73, further including the steps of:  
receiving an indication of a gift certificate redemption; and  
updating stored account data to reflect the redemption.

76 – 77. (CANCELLED)

78. (CURRENTLY AMENDED) A computer-readable storage medium encoded with processing instructions ~~for implementing a method for issuing a gift certificate linked assigned to a financial account~~, said processing instructions for directing a computer to perform the steps of:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

determining ~~generating~~, by a computer, a certificate identifier corresponding to the financial account ~~linked to an account identifier that is associated with a financial account~~, said certificate identifier being different from said account identifier;

assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and  
distributing said gift certificate to an owner of said financial account.

79. (CURRENTLY AMENDED) A computer-readable storage medium encoded with processing instructions ~~for implementing a method for issuing a gift certificate linked to a financial account~~, said processing instructions for directing a computer to perform the steps of:

accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;

determining ~~generating~~, by a computer, a certificate identifier corresponding to the financial account ~~linked to an account identifier that is associated with a financial account~~, said certificate identifier being different from said account identifier;

assigning in a database, by the computer, the corresponding certificate identifier to the financial account for identifying the financial account;

producing a gift certificate including thereon said corresponding certificate identifier,

said gift certificate not including said account identifier; and  
distributing said gift certificate to a recipient.

80-91. (CANCELLED)

92. (NEW) The method of claim 70, in which the assigned corresponding certificate identifier is linked to the financial account.

93. (NEW) The method of claim 70, in which producing comprises:  
applying a user-alterable means for obstructing the visibility of said corresponding certificate identifier.

94. (NEW) The method of claim 70, further comprising:  
determining a security code corresponding to said gift certificate; and  
transmitting said security code to said owner of the financial account.
95. (NEW) The method of claim 70, further comprising:  
determining a security code corresponding to said gift certificate; and  
printing said security code on said gift certificate.
96. (NEW) The method of claim 70, further comprising:  
producing a security token storing a security token corresponding to said gift  
certificate; and  
distributing said security token.
97. (NEW) The method of claim 70, wherein said gift certificate is  
embodied as a magnetic stripe card.
98. (NEW) The method of claim 70, wherein said gift certificate is  
embodied as a token.
99. (NEW) The method of claim 70, wherein said gift certificate is  
embodied as an event ticket.
100. (NEW) The method of claim 73, in which the assigned corresponding  
certificate identifier is linked to the financial account.

101. (NEW) The method of claim 73, in which producing comprises:  
applying a user-alterable means for obstructing the visibility of said  
corresponding certificate identifier.

102. (NEW) The method of claim 73, further comprising:  
determining a security code corresponding to said gift certificate; and  
transmitting said security code to said recipient of the financial account.

103. (NEW) The method of claim 73, further comprising:  
determining a security code corresponding to said gift certificate; and  
printing said security code on said gift certificate.

104. (NEW) The method of claim 73, further comprising:  
producing a security token storing a security token corresponding to said gift  
certificate; and  
distributing said security token.

105. (NEW) The method of claim 73, wherein said gift certificate is  
embodied as a magnetic stripe card.

106. (NEW) The method of claim 73, wherein said gift certificate is  
embodied as a token.

107. (NEW) The method of claim 73, wherein said gift certificate is  
embodied as an event ticket.

108. (NEW) The method of claim 70, in which the computer comprises a credit card issuer central controller.

109. (NEW) The method of claim 73, in which the computer comprises a credit card issuer central controller.

110. (NEW) An apparatus comprising:  
a processor;  
a database accessible by the processor; and  
a computer-readable storage medium encoded with processing instructions, said processing instructions for directing the processor to perform:  
accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;  
generating a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;  
assigning in the database the corresponding certificate identifier to the financial account for identifying the financial account;  
producing a gift certificate including thereon said corresponding certificate identifier,  
said gift certificate not including said account identifier; and  
distributing said gift certificate to an owner of said financial account.

111. (NEW) An apparatus comprising:

- a processor;
- a database accessible by the processor; and
- a computer-readable storage medium encoded with processing instructions, said processing instructions for directing the processor to perform:
  - accessing stored account data associated with a financial account, the stored account data including an account identifier that is associated with the financial account;
  - generating a certificate identifier corresponding to the financial account, said certificate identifier being different from said account identifier;
  - assigning the corresponding certificate identifier to the financial account for identifying the financial account;
  - producing a gift certificate including thereon said corresponding certificate identifier,
  - said gift certificate not including said account identifier; and
  - distributing said gift certificate to a recipient.